



Ginnie Mae Policy Response to COVID-19 Pandemic

Ginnie Mae's programmatic response to the COVID-19 National Emergency has been focused on maintaining stability and liquidity in the government insured mortgage-backed securities (MBS) market. These steps have enabled Issuers and mortgage servicers to provide the financial flexibility that millions of homeowners and renters needed, while maintaining broad-based market confidence in our securities.

The housing market and broader economy are growing, and Ginnie Mae's COVID-19 mitigation policies will continue to evolve, while staying focused on providing issuers and servicers with the tools they need. Below is a list of policies currently in place.

<u>APM 21-08: Extension of Permitting Alternative Procedures for Certain Aspects of Issuer Annual Audit Report</u>

<u>APM 21-07: eSignatures and Remote Online Notarization on Loan Modification</u> <u>Agreements</u>

<u>APM 21-04: Extension of Temporary Relief from the Acceptable Delinquency Threshold Requirement</u>

APM 20-13: Notification regarding Loans after Deferment Loss Mitigation

February 2022

